

Fill in this information to identify your case:

Debtor 1	Denise S. Shaffer		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Daniel J. Shaffer		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF MARYLAND</u>			
Case number (if known)	<u>19-16598</u>		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
7314 Parkview Drive Frederick, MD 21702 Frederick County Line from <i>Schedule A/B</i> : 1.1	\$205,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(2)
2019 Honda HR-V 6000 miles Line from <i>Schedule A/B</i> : 3.1	\$15,500.00	<input checked="" type="checkbox"/> \$2,400.31 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
4 beds, 2 dressers, 9 indoor chairs, 7 outdoor chairs, 4 table lamps, 2 standing lamps, 2 sofas, 2 coffee tables, 3 end tables, 1 kitchen table, 1 outdoor table, 2 phones, 1 A/C, 1 clock, 1 dryer, 1 washer, 1 refrigerator, 1 stove, 1 vacuum cleaner, 1 was Line from <i>Schedule A/B</i> : 6.1	\$1,089.40	<input checked="" type="checkbox"/> \$1,089.40 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
1 portable radio, 3 televisions, and 1 DVD player Line from <i>Schedule A/B</i> : 7.1	\$230.00	<input checked="" type="checkbox"/> \$230.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)

Debtor 1 **Denise S. Shaffer**
 Debtor 2 **Daniel J. Shaffer**

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
240 comic books Line from Schedule A/B: 8.1	\$60.00	<input checked="" type="checkbox"/> \$60.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
2 belts, 4 pairs of boots, 6 coats/jackets, 9 dresses, 2 eyewear, 4 hats, 4 pajamas, 12 pants, 20 shirts, 8 shorts, 2 skirts, 1 suit, 8 sweaters, 2 swimsuits, 10 ties/scarves, 1 umbrella, 10 pairs of shoes Line from Schedule A/B: 11.1	\$151.00	<input checked="" type="checkbox"/> \$151.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
8 bracelets, 10 pairs of earrings, 10 necklaces, 8 pendants, 9 rings Line from Schedule A/B: 12.1	\$1,124.00	<input checked="" type="checkbox"/> \$529.60 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
8 bracelets, 10 pairs of earrings, 10 necklaces, 8 pendants, 9 rings Line from Schedule A/B: 12.1	\$1,124.00	<input checked="" type="checkbox"/> \$594.40 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
Savings: BB&T Bank Line from Schedule A/B: 17.1	\$2,500.14	<input checked="" type="checkbox"/> \$2,500.14 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
Checking: BB&T Bank Line from Schedule A/B: 17.2	\$346.71	<input checked="" type="checkbox"/> \$346.71 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
RLJ Entertainment Line from Schedule A/B: 18.1	\$1,927.63	<input checked="" type="checkbox"/> \$1,927.63 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
401(k): Suntrust Bank Line from Schedule A/B: 21.1	\$13,988.44	<input checked="" type="checkbox"/> \$13,988.44 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)
Prudential Insurance Beneficiary: Denise Shaffer Line from Schedule A/B: 31.1	\$6,881.38	<input checked="" type="checkbox"/> \$6,881.38 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
Prudential Insurance Beneficiary: Dan Shaffer Line from Schedule A/B: 31.2	\$7,289.43	<input checked="" type="checkbox"/> \$5,058.62 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
Prudential Insurance Beneficiary: Dan Shaffer Line from Schedule A/B: 31.2	\$7,289.43	<input checked="" type="checkbox"/> \$2,230.81 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)

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3. **Are you claiming a homestead exemption of more than \$170,350?**
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **Denise S. Shaffer**
 First Name Middle Name Last Name

Debtor 2 **Daniel J. Shaffer**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MARYLAND**

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☐ Check if this is an amended filing

Official Form 108**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Ally	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: Continue to make regular monthly payments	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2019 Honda HR-V 6000 miles		
Creditor's name: OAS FCU	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 7314 Parkview Drive Frederick, MD 21702 Frederick County		
Creditor's name: Specialized Loan Servicing, LLC	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 7314 Parkview Drive Frederick,		

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property **MD 21702 Frederick County**
 securing debt:

☐ Retain the property and [explain]:

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Lessor's name:

☐ No

Description of leased
 Property:

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Denise S. Shaffer

Denise S. Shaffer

Signature of Debtor 1

X /s/ Daniel J. Shaffer

Daniel J. Shaffer

Signature of Debtor 2

Date **June 27, 2019**

Date **June 27, 2019**